

**Changes to the Specification**

Please rewrite paragraph 37 of the specification to read as follows:

[37] One of the changes is to further extend the Payment Instructions data structure 62 to include seller-defined fields 63 containing non-standard data unique to the nonstandard payment process being modeled. In accordance with a preferred embodiment of the invention, two additional fields of finite length are added to the Payment Instructions data structure to permit the seller to define up to two additional parameters required by the non-standard application of the standard model. The parameters will be determined by the requirements of the nonstandard process being modeled. For example, where a seller wants to set up a Collect On Delivery payment model, one of the additional fields is dedicated to the shipping address. For a loyalty points process as described above, the additional Order data structure fields could be used to store the customer's name and the number of points being redeemed by the online purchase.

Please rewrite paragraph 39 of the specification to read as follows:

[39] Another of the changes is in the Account data structure, which ordinarily describes an account relationship between the seller and the financial institution or its agent responsible for transferring funds into the account. Since an offline payment method does not involve funds transfers from a financial institution or agent, in accordance with the invention, a field 72 can be added to identify the particular offline payment model being modeled.